

ANNUAL FEE SCHEDULE ASSESSMENT

**INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF BANKS, TRUST COMPANIES, SAVINGS BANKS, BUILDING & LOAN
ASSOCIATIONS, AND INDUSTRIAL AUTHORITIES**

EFFECTIVE JULY 1, 2005 THRU JUNE 30, 2006

<u>IF THE AMOUNT OF TOTAL ASSETS IS:</u>			<u>THE FEE WILL BE:</u>	
OVER	BUT NOT OVER	THIS AMOUNT	PLUS	OF EXCESS OVER
\$ 0	\$ 10,000M	3,400		
10,001M	15,000M	3,400	.3368 per Thousand	10,000M
15,001M	25,000M	5,084	.1111 per Thousand	15,000M
25,001M	50,000M	6,195	.08584 per Thousand	25,000M
50,001M	100,000M	8,341	.0791 per Thousand	50,000M
100,001M	500,000M	12,296	.07491 per Thousand	100,000M
500,001M	1,000,000M	42,260	.073698 per Thousand	500,000M
1,000,001M	3,000,000M	79,109	.0589295 per Thousand	1,000,000M
3,000,001M	5,000,000M	196,968	.0402715 per Thousand	3,000,000M
5,000,001M	10,000,000M	277,511	.0398098 per Thousand	5,000,000M
10,000,001M	20,000,000M	476,560	.0373041 per Thousand	10,000,000M
20,000,001M	40,000,000M	849,601	.03666495 per Thousand	20,000,000M
40,000,001M		1,582,900	.036060918 per Thousand	40,000,000M

The annual bank fee is based on total bank assets as of December 31, 200X. An example of this tiered fee schedule would be if a bank has \$112,000M in assets as of 12/31/XX, the fee would be \$12,296 (amount for assets over \$100,001M but not over \$500,000M) + \$898.92 (12,000M * \$.07491 per thousand) for a total fee of \$13,194.92.

If a financial institution receives a composite 3, 4, or 5 rating at its most recent state or federal safety and soundness examination, the financial institution's annual fee shall be increased by 25%. This assessment shall be pro-rated on a quarterly basis. The increased supervisory assessment shall stay in effect until the quarter following the financial institution's receipt of a composite 1 or 2 rating at a state or federal safety and soundness examination.

Newly chartered and converted banks (thrift and national to state chartered) will be charged a percentage of their annual fee, as calculated above, based on the number of months that they are in existence as a state chartered institution during the fiscal year.

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DIVISION OF BANKS, TRUST COMPANIES, SAVINGS BANKS, BUILDING & LOAN
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EFFECTIVE JULY 1, 2005 THRU JUNE 30, 2006

TRUST DEPARTMENTS

<u>IF THE AMOUNT OF TOTAL ASSETS IS:</u>		<u>THE FEE WILL BE:</u>
OVER	BUT NOT OVER	THIS ASSESSMENT
\$ 1	\$5,000M	\$ 500
5,001M	10,000M	800
10,001M	20,000M	1,400
20,001M	30,000M	2,000
30,001M	40,000M	2,500
40,001M	50,000M	3,000
50,001M	100,000M	3,500
100,001M	500,000M	5,000
500,001M	1,000,000M	10,000
1,000,001M		\$10,000 plus \$.002 per thousand on Trust Assets over \$1,000,000M

The annual trust department fee is based on total trust assets as of December 31, 200X. An example of this fee schedule would be if a trust department has \$29,595M trust assets as of 12/31/XX, the fee would be \$2,000. If a trust department had trust assets of \$1,735,000M as of 12/31/XX, the fee would be \$11,470.00 (10,000+(735,000 * .002)). If a trust department has trust assets of \$25,000,000M, the fee would be \$58,000 (10,000 +(24,000,000 * .002)).

ANNUAL FEE SCHEDULE ASSESSMENT

**INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS
CORPORATE FIDUCIARY**

EFFECTIVE JULY 1, 2005 THRU JUNE 30, 2006

<u>IF THE AMOUNT OF TRUST ASSETS IS:</u>			<u>THE FEE WILL BE:</u>		
OVER	BUT NOT OVER	THIS AMOUNT	PLUS	OF EXCESS OVER	
\$ 0	\$ 20,000M	3,000			
20,001M	50,000M	3,000	.17 per Thousand		20,000M
50,001M	100,000M	8,100	.09 per Thousand		50,000M
100,001M	500,000M	12,600	.02 per Thousand		100,000M
500,001M	1,000,000M	20,600	.01 per Thousand		500,000M
1,000,001M	10,000,000M	25,600	.002 per Thousand		1,000,000M
10,000,001M		43,600	.00175 per Thousand		10,000,000M

The annual corporate fiduciary fee is based on the market value of total trust assets under administration as of December 31, 200X. An example of this fee schedule would be if a corporate fiduciary has \$329,595M trust assets under administration as of 12/31/XX, the fee would be, \$12,600 (amount for assets over \$100,001M but not over \$500,000M) + \$4,591.90 (229,595M * \$.02 per thousand) for a total fee of \$17,191.90.

If a corporate fiduciary receives a composite 3, 4, or 5 rating at its most recent state examination, the corporate fiduciary's annual fee shall be increased by 25%. This assessment shall be pro-rated on a quarterly basis. The increased supervisory assessment shall stay in effect until the quarter following the corporate fiduciary's receipt of a composite 1 or 2 rating at a state examination.

APPLICATION AND NOTIFICATION FEE SCHEDULE

**INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF BANKS, TRUST COMPANIES, SAVINGS BANKS, CORPORATE
FIDUCIARY, BUILDING & LOAN ASSOCIATIONS, AND INDUSTRIAL
AUTHORITIES**

EFFECTIVE JULY 1, 2005 THRU JUNE 30, 2006

	<u>BASIC FEES</u>
<u>FINANCIAL INSTITUTION FORMATION</u>	
Interim Institution	\$1,500.00
Full Service Institution	
Time of Submission of Application	\$3,000.00
Upon Approval	\$3,000.00
<u>BANK HOLDING COMPANY</u>	
Bank Holding Company Acquisition	\$5,000.00
Bank Holding Company Acquisition (including Interim Bank & Merger)	\$5,000.00
<u>CHANGE OF CONTROL</u>	\$ 500.00
<u>CONVERSIONS</u>	
National Bank to State Charter	\$ 0.00
Federally Chartered S & L to Bank or Savings Bank	\$ 0.00
Mutual Savings Bank to Stock Savings Bank	\$ 0.00
<u>MUTUAL HOLDING COMPANY REORGANIZATION</u>	\$ 0.00
<u>ESTABLISHMENT OF BRANCH</u>	
Full Service Branch	\$ 0.00
<u>ESTABLISHMENT OF TRUST OFFICE</u>	\$ 0.00
<u>RELOCATION OF MAIN OFFICE OR BRANCH</u>	\$ 0.00
<u>BANK HOLDING COMPANY</u>	
Public Hearing pursuant to IC 28-1-7.5	\$ 0.00
<u>MERGER</u>	\$ 0.00
<u>ISSUANCE OF SUBORDINATED DEBT AS CAPITAL</u>	\$ 0.00

FEE SCHEDULE CONTINUED

CONVERSIONS

State Chartered S & L to Bank \$ 0.00

ESTABLISHMENT OF A NONQUALIFYING SUBSIDIARY \$ 0.00

ACTUAL EXPENSES

Actual expenses will be charged at \$400.00 per day or portion thereof for all personnel involved in processing, analyzing, or investigating an application which requires the approval of the Department. Actual expenses also include transcript preparation, Administrative Law Judge fees, and travel expenses for the Members of the Department and office personnel.

Fees will not be imposed if an institution involved in an application is insolvent or is in imminent danger of becoming insolvent.